



DOONAN, GRAVES & LONGORIA, LLC
ATTORNEYS AT LAW

*Serving Massachusetts, Maine
& New Hampshire
Hours: Monday - Friday 9 am - 4 pm
www.dgandl.com*

*100 Cummings Center, Suite 303C
Beverly, Massachusetts 01915
TEL: (978) 921-2670
FAX: (978) 921-4870*

February 8, 2022

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Shawn L. Totman
70 Davenport Street
Augusta, ME 04330

Certified Article Number

9414 7266 9904 2184 8285 67

SENDER'S RECORD

NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.

Re: Property Address: 70 Davenport Street, Augusta, ME 04330
Loan Number:
Payment Due Date: July 1, 2021

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Selene Finance, LP, the Mortgagee, Selene Finance, LP and the Owner/Investor, Selene Finance, LP pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Taylor, Bean & Whitaker Mortgage Corporation its successors and assigns (if MERs) dated August 6, 2008 and recorded in the Kennebec County Registry of Deeds in Book 9820, Page 0056. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.**

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

EXHIBIT

H

Amount of Past Due Payments	\$8,912.46
Late Charges	\$60.00

TOTAL TO CURE DEFAULT: \$8,972.46

A portion of the amount due is reasonable interest in the amount of \$4,900.66.

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of **\$8,972.46** in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to: **Selene Finance, LP, Payment Processing, 9990 Richmond Avenue, Suite 400 South, Houston, TX 77042-4546. Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. To reach a person with authority to modify a mortgage loan, please contact Selene Finance, LP at (877) 735-3637 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is Selene Finance, LP, the mortgage servicer, which is Selene Finance, LP or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, Selene Finance, LP is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Selene

Finance, LP at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Selene Finance, LP
Loan Resolution Department
9990 Richmond Avenue, Suite 400 South
Houston, TX 77042-4546
(877) 735-3637

NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,
Selene Finance, LP

by its attorney


Reneau J. Longoria, Esq.

MNK

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

54106

This listing is current as of **01/23/2022**.

Agencies located in MAINE

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM
Phone: 207-973-3500
Toll Free:
Fax:
Email: N/A
Address: 262 Harlow St
Bangor, Maine 04401-4952
Counseling Services: - Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
Languages: - English
Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
Website: <http://www.penquis.org>
Agency ID: 81649

Agency Name: MIDCOAST MAINE COMMUNITY ACTION
Phone: 207-442-7963
Toll Free: 800-221-2221
Fax: 207-442-0122
Email: info@mmcacorp.org
Address: 34 Wing Farm Pkwy
Bath, Maine 04530-1515
Counseling Services: - Rental Housing Workshops
- Services for Homeless Counseling
Languages: - English
- Spanish
Affiliation:
Website: <http://midcoastmainecommunityaction.org>
Agency ID: 80502

Agency Name: COASTAL ENTERPRISES, INCORPORATED
Phone: 207-504-5900
Toll Free: 877-340-2649
Fax:
Email: jason.thomas@celmaine.org
Address: 30 Federal Street
Suite 100
BRUNSWICK, Maine 04011-1510
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling
Languages: - English
- Spanish
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <http://www.celmaine.org>
Agency ID: 80985

Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION
Phone: 207-866-6545
Toll Free:
Fax:
Email: N/A
Address: 20 Godfrey Dr
Orono, Maine 04473-3610
Counseling Services: - Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
Languages: - English
Affiliation: OWEESTA CORPORATION
Website: <http://www.fourdirectionsmaine.org>
Agency ID: 83879

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION**Phone:** 207-553-7780-3347**Toll Free:** 800-339-6516**Fax:** 207-553-7778**Email:** ndlgeronimo@avestahousing.org**Address:** 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

Counseling Services:

- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops

Languages: - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** www.avestahousing.org**Agency ID:** 81144

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.**Phone:** 207-764-3721**Toll Free:****Fax:****Email:** N/A**Address:** 771 Main St

Presque Isle, Maine 04769-2201

Counseling Services:

- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English**Affiliation:** MAINE STATE HOUSING AUTHORITY**Website:** <http://www.acap-me.org>**Agency ID:** 83641

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY**Phone:** 207-459-2903**Toll Free:****Fax:** 207-490-5026**Email:** mesha.quinn@yccac.org**Address:** 6 Spruce Street

SANFORD, Maine 04073-2917

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** <http://www.yccac.org>**Agency ID:** 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE**Phone:** 207-333-6419**Toll Free:****Fax:** 207-795-4069**Email:** homequest@community-concepts.org**Address:** 17 Market Sq

South Paris, Maine 04281-1533

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages: - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** <https://www.cclmaine.org/>**Agency ID:** 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM**Phone:** 800-542-8227**Toll Free:****Fax:****Email:** info@kvcap.org**Address:** 101 Water St

Waterville, Maine 04901-6339

1/24/22, 4:16 PM

https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME

Counseling Services: - Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.kvcap.org>

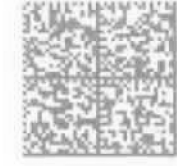
Agency ID: 81685



DOONAN, GRAVES & LONGORIA, LLC
ATTORNEYS AT LAW

100 Cummings Center
Suite 303C
Beverly, Massachusetts 01915

Shawn L. Totman
70 Davenport Street
Augusta, ME 04330



FIRST-CLASS

US POSTAGE PAID PITNEY BOWES

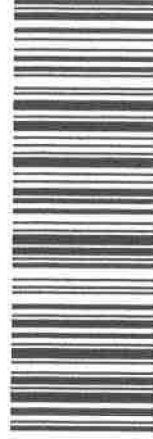
ZIP 01915
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\$ 000.73⁰
FEB 08 2022

CERTIFIED MAIL®



DOONAN, GRAVES & LO
ATTORNEYS AT LAW

100 Cummings Center
Suite 303C
Beverly, Massachusetts 01915



9414 7266 9904 2184 8285 67



FIRST-CLASS

US POSTAGE PAID PITNEY BOWES

ZIP 01915
02 7H
0001338074
\$ 007.53⁰
FEB 08 2022

Shawn L. Totman
70 Davenport Street
Augusta, ME 04330

MVC

Matthew Kelly

From: Nobody <nobody@informe.org>
Sent: Tuesday, February 8, 2022 2:02 PM
To: Matthew Kelly
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC Owner of the mortgage: Selene Finance, LP What term best describes the owner of the mortgage?: Private mortgage lender Filer's Email Address: mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Selene Finance, LP Loan Resolution Department
9990 Richmond Avenue, Suite 400 South
Houston, TX 77042-4546
(877) 735-3637

Consumer Information

Consumer First name: Shawn
Consumer Middle Initial/Middle Name: L.
Consumer Last name: Totman
Consumer Suffix:
Property Address line 1: 70 Davenport Street Property Address line 2:
Property Address line 3:
Property Address City/Town: Augusta
Property Address State:
Property Address zip code: 04330
Property Address County: Kennebec

Notification Details

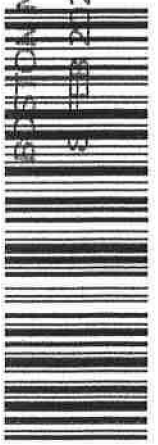
Date notice was mailed: 2/8/2015
Amount needed to cure the default: 8972.46 Consumer Address line 1: 70 Davenport Street Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: Augusta
Consumer Address State: ME
Consumer Address zip code: 04330
CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.

DOONAN, GRAVES & LO
ATTORNEYS AT LAW

100 Cummings Center
Suite 303C
Beverly, Massachusetts 01915

*NO PUM
220/211*

Shawn L. Totman
70 Davenport Street
Augusta, ME 04330



9414 7266 9904 2184 8285 67



US POSTAGE **\$ 007.53⁰**
ZIP 01915
02 7H
0001338074 FEB 08 2022

1st NOTICE FEB 11 2022
2nd NOTICE FEB 16 2022
RETURNED FEB 28 2022

NIXIE 015 DE 1 0003/18/22

RETURN TO SENDER
NO SUCH STREET
UNABLE TO FORWARD

0432915616733
N52
*1521-03273-03-45

MLC

C FOLD AND TEAR THIS WAY

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

Return Receipt (Form 3811) Barcode



9590 9266 9904 2184 8285 67

1. Article Addressed to:

Shawn L. Totman
70 Davenport Street
Augusta, ME 04330

2. Certified Mail (Form 3800) Article Number

9414 7266 9904 2184 8285 67

COMPLETE THIS SECTION ON DELIVERY

A. Signature		<input type="checkbox"/> Agent
X		<input type="checkbox"/> Addressee
B. Received by (Printed Name)	C. Date of Delivery	
D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If YES, enter delivery address below:		
3. Service Type: <input checked="" type="checkbox"/> Certified Mail		
Reference Information		
MNK/MNK Shawn L. Totman 54106		

PS Form 3811, Facsimile, July 2015

Domestic Return Receipt

Thank you for using Return Receipt Service